



## ***BENEFITS SUMMARY FOR NEW, REHIRED, AND TRANSFERRED CIVILIAN EMPLOYEES***

### **(Limited Service)**

Updated 27 June 2003

This brochure is for employees who receive “limited” benefits and entitlements services from the Benefits and Entitlements Service Team (BEST). Not sure if you receive full or limited BEST services? Read our article titled “Full versus Limited Services – What Does It Mean?” located on the BEST homepage.

**APPLICABILITY:** This brochure is applicable to the following types of employees:

- Newly hired into Federal service
- Rehired on eligible appointments
- Transferring from one base or agency to another without a break in service, or a break of 3 days or less
- Temporary employees converting to an eligible appointment

Your Civilian Personnel Flight (CPF) has provided you an in-processing package with information regarding Federal Employees’ Health Benefits (FEHB), Federal Employees’ Group Life Insurance (FEGLI), Thrift Savings Plan (TSP), and beneficiary designations. Additional information may be obtained by visiting the BEST Homepage at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm). If you have been hired on a temporary appointment scheduled to last less than 1 year, this brochure does not apply to you. Instead, you should ask your CPF for the brochure titled “Benefits Summary for Temporary Employees,” or download it from [www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm](http://www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm).

**FOR ALL EMPLOYEES:** You will make benefits elections (except long term care insurance and flexible spending accounts) via the Employee Benefits Information System (EBIS) web application or the BEST phone automated system.

-- **The web system, called the Employee Benefits Information System (EBIS)**, is located on the AFPC Secure Web Site. As a result, to access EBIS you must first log into AFPC Secure. To get started, go to [www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm). Once there, click on “Enter the AFPC Secure Web Sites Login.” There are two ways to access AFPC Secure: via DoD PKI certificate, or the regular AFPC Secure UserID and password.

--- **DoD PKI Certificate.** You may use this method if your web browser has been configured for use with the Common Access Card (CAC) and CAC personal identification number (PIN), or a DoD PKI software certificate. Click “OK” when you see your name and certificate number in the “Client Authentication” dialog box. Then insert your CAC card into the reader on your computer and enter your CAC PIN at the prompt. The AFPC Secure Main Menu page will appear - click on the “EBIS” button. Within EBIS, an additional security measure requires you to enter your SSN and BEST PIN (referenced under the phone system). Your PIN for the BEST phone system and EBIS is the same, and you may change it as often as you wish via either system. In addition, if you forget your PIN, you can select a new one - via either system.

--- **UserID and Password.** If your browser is not configured to use the CAC, or you prefer to log into AFPC Secure via UserID and password, or if you are logging into AFPC Secure from your home or another work station, click the “Cancel” button when the “Client Authentication” dialog box appears on your screen. (Say “OK” to the security prompt that pops up.) The AFPC Secure Web Sites Login page will appear - enter your UserID and password. If this is your first time accessing AFPC Secure, you’ll have to create a UserID and password by clicking on the “Civilian” button and following the prompts. After logging into AFPC Secure, click the “EBIS” button. Within EBIS, an additional security measure requires entry of your SSN and the PIN number referenced under the phone system. Your PIN for the BEST phone system

and EBIS is the same, and you may change it as often as you wish through either system. In addition, if you forget your PIN, you can select a new one through either system.

-- **To use the BEST phone system**, dial 1-800-997-2378 (or commercial 527-2378 within the San Antonio, Texas area). If located outside the United States, dial a toll-free AT&T direct access number for the country you are in, then 800-997-2378. (AT&T direct access numbers can be obtained from [www.att.com/international\\_business/dialing\\_guide/country-diallist.cgi](http://www.att.com/international_business/dialing_guide/country-diallist.cgi).) When the phone system answers, press “2” for benefits and entitlements, then “1” for current Air Force-serviced employees. The system will then prompt you to enter your Social Security Number (SSN) and Personal Identification Number (PIN). We don’t mail PIN numbers to our employees; instead, the system automatically sets your initial PIN as a four-digit number equivalent to your month and year of birth (MMYY). For example, if born in February 1975, your PIN will be 0275. For security reasons, the system will then require you to change your four-digit PIN to a six-digit number of your choice. If you are unable to access the phone system after your second duty day, please notify your local CPF.

EBIS and the BEST phone system are available 24 hours a day, 7 days a week (except on Saturdays from 8:45 p.m. - midnight Central Standard Time (CST) for systems backup and Sundays from 7 a.m. - 10 a.m. CST for maintenance). Detailed information on the BEST automated systems can be found in the Questions and Answers Booklet provided to you by your CPF during in-processing. If you did not receive this booklet, ask your CPF for one or download it from [www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm](http://www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm). Be sure to download the one listed under “Limited Service Employees.” We urge you to review this booklet, and keep it close for future reference.

**Benefits counselors** can be reached by dialing our telephone number listed above and pressing “2” for benefits and entitlements, then “1” for current Air Force-serviced employees. Enter your SSN and PIN. The system will then voice the main menu: “press 1 for health benefits, 2 for retirement, 3 for TSP, and 4 for life insurance.” Press the number for the benefits area relating to your call, then “0” to transfer to a benefits counselor. Counselors are available Monday through Friday from 7 a.m. - 6 p.m. CST. If for some reason you are not able to access the system, or it tells you your SSN is not on file, advise your local CPF of the problem, and they will contact us.

**Hearing impaired employees may contact a benefits counselor** via our toll-free Telecommunications Device for the Deaf (TDD) number: 1-800-382-0893 (or commercial 565-2276 if calling within the San Antonio area).

## **FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)**

**Newly hired and rehired employees.** You have 60 days from the effective date of your appointment, rehire, or reinstatement to elect to enroll in health insurance.

**Temporary employees converting to a permanent appointment or other eligible appointment.** You have 60 days from the date of conversion to an eligible appointment to elect health insurance. *If you are already enrolled as a temporary employee, you still need to make a new health insurance election.* You can keep the same plan, or enroll in a different one.

**Transferring employees.** You are not normally eligible to change your benefits elections. However, if you moved from a post of duty overseas to one in the United States, or reverse, or if your transfer moved you out of the servicing area of your HMO, you may elect a new health plan. In addition, if you have a qualifying life event in connection with the transfer, you may be able to change your health plan. Not sure if you are eligible to elect a new plan? Contact the Benefits and Entitlements Service Team (BEST) within 60 days of the effective date of your transfer for more information.

**FOR ALL:** Before making a health insurance election, you should first consult RI 70-1 (Guide to Federal Employees Health Benefits Plans) to see which plans you are eligible for, the basic services each plan provides, and the cost. Once you have narrowed your choices, you should review the individual plan brochures for specific coverage information. Your CPF can tell you where you can view the guide and plan brochures locally, or you may view or download them via the BEST homepage.

**Part-time employee** working 16 to 32 hours a week are entitled to a partial Government contribution in proportion to the number of hours scheduled to work in a pay period. The amount of the Government contribution is determined by dividing the number of hours scheduled to work during the pay period by the number of hours worked by a full-time employee serving in the same or comparable position (normally 80 hours per bi-weekly pay period). That percentage is then applied to the normal government contribution identified in the plan booklet. Deduct the resulting amount from the total premium shown on the plan booklet (government share and employee share), and the remaining amount is the employee portion of the premium that will be withheld each pay period.

**Health insurance enrollments are effective at the beginning of the pay period following the one in which you complete your electronic enrollment election. In addition, you will automatically participate in FEHB premium conversion unless you specifically waive participation.**

Premium conversion is a “pre-tax” arrangement, meaning that the part of your salary that goes for health insurance premiums is non-taxable. You will save on Federal income tax and FICA taxes. Most employees will want to participate in premium conversion; however, there are two reasons why an employee may not wish to participate -- flexibility and Social Security. If you participate in premium conversion, you **cannot** change to self-only or cancel your coverage at any time – you must experience a qualifying life event that corresponds with the desired change. For more information regarding premium conversion, please refer to our homepage or fax index, or speak with a benefits counselor. ***If you do not wish to participate in premium conversion, you must complete and fax the waiver form to BEST (DSN 665-2936 or 210-565-2936) at the time you enroll in health insurance.*** You may obtain the waiver form by requesting fax document #1005 from the BEST phone system, or from the BEST Health Insurance page at [www.afpc.randolph.af.mil/dpc/best/fehb.htm](http://www.afpc.randolph.af.mil/dpc/best/fehb.htm).

Once you complete your FEHB election, you may obtain a faxed copy of the completed SF 2809 (Health Benefits Election Form) through the BEST phone system to use as proof of insurance until you receive your enrollment card from the carrier.

**If you elect not to enroll in FEHB at this time,** you need do nothing. However, unless you experience a qualifying life event, your next opportunity to enroll in health insurance is the next annual open season, normally held in the November/December timeframe. If you wait until open season, coverage will begin the first full pay period the following January. If you experience a qualifying life event, such as marriage, birth of a child, or loss of coverage under another policy, you have 60 days from the date of the event to conduct a non-open season enrollment. There are many qualifying life events and you may obtain further information regarding them via Health Insurance page on the BEST Homepage, from EBIS, the BEST phone system, or by speaking with a benefits counselor.

## **FLEXIBLE SPENDING ACCOUNT (FSA) PROGRAM**

FSAs are a benefit allowing employees to set aside money, on a pre-tax basis, for certain kinds of health and dependent care expenses. The two types of FSA accounts are the Health Care FSA (HCFSA) and the Dependent Care FSA (DCFSA). The HCFSA is for health expenses not paid by the FEHB program or any other insurance and not claimed on your income tax return. Benefits may be paid for eligible expenses for you, your spouse, and anyone claimed as a dependent on your income tax return. Examples of eligible expenses include, but are not limited to, co-payments, deductibles, co-insurance, dental care, orthodontic treatment, guide dogs, hearing aids, weight-loss programs at physician’s directions, and laser eye correction. DCFSAs are for dependent care expenses that allow you (and your spouse, if married) to work or look for work, or allow your spouse to attend school full-time. Expenses can be paid for children under age 13 and for adults who qualify as dependents under IRS regulations.

Employees eligible for the FEHB program, even if not currently enrolled, are eligible to enroll in a Health Care FSA. All employees with qualified dependents may enroll in the Dependent Care FSA except temporary employees with no fixed work schedule whose tour of duty is six months or less.

Elections to participate in the FSA program are tied to an annual open season. There was an initial open season from 19 May - 27 June 2003 for anyone who wanted to enroll for Plan Year 2003. Thereafter, the annual season will be the same dates as the FEHB open season. Elections in FSAs do not carry over from one Plan Year to another -- employees must re-enroll each year. Employees who wish to participate during Plan Year 2004 must enroll during the FEHB open season 10 November - 8 December 2003.

**New employees** have 60 days (or until October 1 if there are less than 60 days between date of hire and October 1) to make an election to participate in either the HCFSA or DCFSA. Anyone hired on or after October 1 is ineligible to participate in that Plan Year, but can submit an election during the annual FEHB open season to participate the following year.

**Employees will enroll in the FSA program directly with SHPS, Inc.**, the FSA program administrator. SHPS is fully responsible for enrollments and answering any questions employees may have about this program. Enrollment will be conducted via SHPS' toll-free telephone line: 1-877-372-3377 (TTY 1-800-952-0450) or on line at [www.fsafeds.com](http://www.fsafeds.com). Enrollments are effective the next pay period and cannot be changed during the Plan Year unless you experience a Qualified Status Change (QSC).

Basic information regarding the FSA program can be found on the BEST Homepage, but it is strongly recommended that you check out the FSAFEDS web site and speak with an SHPS customer service representative if you have any questions about the program.

## **FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)**

**Newly hired employees** are automatically enrolled in Basic life insurance. **You have 31 calendar days from the effective date of your appointment to enroll in any or all of optional coverage available. If you do not want Basic Life insurance, you must waive it through the BEST phone system or EBIS. If you waive your coverage during the first pay period, you will not be charged for the premiums.**

**Rehired employees whose break in service is 180 days or less** are automatically enrolled with the level of coverage in effect at the time of separation from employment. **If you do not wish this coverage, you may cancel at any time, but you may not elect to increase the coverage. If you had previously waived all coverage, you may not elect to be enrolled.**

**Rehired employees whose break in service is over 180 days** are enrolled with Basic only. **You have 31 days from date of rehire to make a new life insurance election.** If you don't make a new election, the coverage in effect on the date of your separation from employment will be reinstated.

**Transferring employees.** You may not enroll or elect additional coverage based on your transfer.

**FOR ALL:** Please read the FEGLI Program Booklet, RI 76-21, and become familiar with the life insurance program. If you did not receive this booklet during in-processing, ask your CPF where you can obtain it locally, or download it from the BEST web site at [www.afpc.randolph.af.mil/dpc/best/fegli.htm](http://www.afpc.randolph.af.mil/dpc/best/fegli.htm).

Life insurance premiums are withheld automatically from your pay. If you elect optional coverage, it will be effective the date you conduct the transaction. You must choose the type of coverage appropriate for your needs. There are three options offered by the government - Standard, Additional, and Family. You must be enrolled in Basic Life to elect any optional coverage. You may waive (cancel) life insurance coverage at any time, but you must wait one full year from the date of waiver before you can apply to re-enroll. This process requires that you have a medical exam, at your expense, and it will be up to the Office of Federal Employees' Group Life Insurance (OFEGLI) to approve or disapprove your request.

## **THRIFT SAVINGS PLAN (TSP)**

The TSP is a retirement savings and investment plan for Federal employees, offering the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans. Currently, Federal Employee Retirement System (FERS) employees may contribute up to 13% of their basic pay, and Civil Service Retirement System (CSRS) employees may contribute up to 8%. During the 15 Oct – 31 Dec

03 open season, the maximum contribution rate increases to 14% for FERS employees and 9% for CSRS, and during the 15 Oct - 31 Dec 04 open season, to 15% for FERS and 10% for CSRS. After that, participants may contribute any amount as long as it does not exceed the Internal Revenue Code's annual deferral limit (\$12,000 for 2003, \$13,000 for 2004, \$14,000 for 2005).

FERS employees receive an automatic 1% Agency contribution, and agency matching contributions up to 4%, once the required waiting period is met. TSP open seasons are held twice a year: 15 Oct – 31 Dec and 15 Apr – 30 Jun. Elections made 15 Oct – 30 Nov 03 will be effective 14 Dec 03, and elections made 1 - 31 Dec 02 will be effective at the beginning of the pay period following the one in which the election is made. Elections made 15 Apr – 31 May 04 will be effective 13 Jun 04, and elections made 1 – 30 Jun 04 will be effective at the beginning of the pay period following the one in which the election is made. All contribution elections will be made with BEST via EBIS or the BEST phone line (see page 1 of this brochure).

**Newly hired employees.** You have 60 days from date of appointment to sign up for regular TSP contributions. Elections are effective at the start of the next pay period. If you don't make an election during the initial 60-day eligibility period, you'll have to wait until the next open season.. When you receive your TSP PIN from the TSP Service Office (by mail, normally within 3 weeks of the date your contributions begin), you will be able to select the way your contributions are allocated (invested) among the five TSP investment funds. This must be done directly with TSP via the TSP web site at [www.tsp.gov](http://www.tsp.gov) or the ThriftLine at 1-504-255-8777. Until you receive your TSP PIN and make your contribution allocation, your contributions will be invested in the Government Securities Investment (G) Fund. Once you make your initial contribution allocation, you can change it as often as you like. You should review the TSP Booklet "Summary of the Thrift Savings Plan for Federal Employees" to learn about the different funds and obtain additional information concerning the TSP program. If you do not receive this booklet as part of your in-processing package, you may review and/or download it from [www.tsp.gov/forms/index-booklets.html](http://www.tsp.gov/forms/index-booklets.html).

**Please note:** FERS employees are eligible to begin their own contributions but are *not* eligible to receive the 1% agency automatic contribution or agency matching contributions until the second open season following your appointment. For most employees, this will be a 6 to 12 month waiting period:

**If you were hired:**

1 December 2002 – 31 May 2003  
1 June 2003 – 30 November 2003  
1 December 2003 - 31 May 2004  
1 June 2004 - 30 November 2004

**Your agency contributions will begin:**

First full pay period in December 2003  
First full pay period in June 2004  
First full pay period in December 2004  
First full pay period in June 2005

**Rehired employees with a break in service of 31 or more full days.** You have 60 days from your date of reemployment to sign up to contribute to TSP. If you are FERS and you were previously eligible to receive agency contributions, the 1% agency contribution will begin immediately upon reemployment, and the agency matching contributions when you begin contributing your own money. If you were *not* previously eligible to receive agency contributions, the 1% agency contribution will begin as per the above chart, as will the agency matching contributions if you are contributing your own money.

**Rehired employees with a break in service of LESS than 31 full days.** If you were previously contributing to TSP, your contributions and, if you are FERS, your agency contributions, will resume upon rehire. You cannot change the amount of your contributions until the next open season. *Don't forget to check your Leave and Earnings Statement to ensure your contributions have resumed.* If you were *not* previously contributing to TSP, you must wait until the next open season to elect to contribute.

**Transferring employees.** If you are contributing when you transfer, those contributions will continue. Check Leave and Earnings Statements received after the transfer to ensure contributions are withheld.

**If you are rehired as a CSRS employee and you choose to change your retirement coverage to FERS,** the 1% agency contribution will begin the day your coverage under FERS is effective. *You may also elect to begin contributing your own money to TSP within 30 days of the effective date of your transfer to FERS.* If you do, your contributions and your agency matching contributions will begin the next pay period after you enroll via EBIS or the BEST phone system. If you wish your TSP contributions to be effective the same date



as your transfer to FERS, fax a completed Form TSP-1, along with SF 3109 (FERS transfer election form) to BEST at DSN 665-2936 or (210) 565-2936. (This is the only time BEST will accept a hard copy form.)

## **TSP CATCH-UP CONTRIBUTIONS**

Catch-up contributions are additional tax-deferred contributions, separate from regular TSP contributions. You are eligible to make catch-up contributions if you are age 50 or older, in a pay status, and already contributing either the maximum TSP percentage or a dollar amount which will result in reaching the IRS annual elective deferral limit by the end of the year.

You may start, change, stop, or restart catch-up contributions at any time -- they aren't restricted to open seasons like regular TSP contributions. Employees will sign up to make catch-up contributions electronically via EBIS or the BEST phone system once the program is implemented. (Hard copy enrollment forms will not be accepted.) Catch-up contribution elections are separate from regular TSP contribution elections. Further, you'll designate a whole dollar amount to be contributed each pay period -- percentages are not used with catch-up contributions. Catch-up contributions have their own annual limit separate from the IRS elective deferral limit for regular TSP contributions. The catch-up contribution annual limits: \$2,000 in 2003, \$3,000 in 2004, \$4,000 in 2005, and \$5,000 in 2006. After 2006, the \$5,000 maximum is subject to increases to reflect inflation.

At this time, we hope the system will be ready to take enrollments in Sep 03. When the systems are ready to accept enrollments, we'll post the information prominently on the BEST Homepage. In the meantime, we recommend you learn more about the program by going to the BEST Homepage and clicking on "Thrift Savings Plan."

## **LONG TERM CARE INSURANCE**

Long term care (LTC) insurance is insurance that helps you pay for long term care services, such as home care, or care in a nursing home or assisted living facility. This care may become necessary not only because of the aging process, but because you suffer an accident, have a stroke, develop multiple sclerosis, etc. The type care you would need is normally not covered by the FEHB enrollment. The Office of Personnel Management (OPM) sponsored the LTC insurance program in order to obtain rates somewhat lower than what is available in the private sector, but you will pay the full cost of the premiums.

You may apply to enroll in LTC insurance at any time. However, the advantage to applying within 60 days of date of hire or rehire is you will be subject to abbreviated underwriting. After that you will be subject to full underwriting. There are fewer questions to answer regarding your health under abbreviated underwriting. To apply for LTC insurance, go to the LTC Partners web site at [www.ltcfeds.com](http://www.ltcfeds.com) or call their toll-free phone number: 1-800-582-3337 or TTD 1-800-843-3557.

For general information on LTC insurance visit the BEST homepage and click on "Long Term Care Insurance." For more detailed information, visit the OPM Long Term Care web site at [www.opm.gov/insure/ltc/index.htm](http://www.opm.gov/insure/ltc/index.htm) and the LTC Partners web site. You may also speak with a LTC Partners' certified long term care insurance specialist 8 a.m. to midnight, Eastern Standard Time, 7 days a week.

## **BENEFICIARY FORMS**

Completing beneficiary forms is a personal choice – it is not required. If you choose not to file beneficiary designations, your death benefits will be distributed in the order of precedence providing there is not a valid court order properly filed in your Official Personnel Folder. The order of precedence is: (1) the widow or widower; (2) if none, the child or children in equal shares; (3) if none, the parents in equal shares; (4) if none, the executor or administrator of the estate; (5) if none, the next of kin under the laws of the state in which the decedent was domiciled at date of death. If you complete beneficiary forms, it is your responsibility to make

sure your beneficiaries stay current. A change in marital status does **not** change a beneficiary you previously designated.

Beneficiary forms can be found on the Office of Personnel Management web site at [www.opm.gov/insure/designations/index.htm](http://www.opm.gov/insure/designations/index.htm), and include the SF 2808 (Designation of Beneficiary Civil Service Retirement System); SF 3102 (Designation of Beneficiary Federal Employees Retirement System); SF 1152 (Designation of Beneficiary Unpaid Compensation of Deceased Civilian Employee); SF 2823 (Designation of Beneficiary Federal Employees' Group Life Insurance); and Form TSP-3 (Designation of Beneficiary Thrift Savings Plan). Complete Form TSP-3 when you begin to contribute or, if FERS, when you begin receiving the 1% agency contribution, whichever happens first. Submit the SF 1152, SF 2823, and the SF 3102 to your servicing Civilian Personnel Flight, who will certify and forward to our office. The SF 2808, if applicable, should be sent directly to OPM at the address on the reverse side of the form. The Form TSP-3 should be sent directly to the National Finance Center at the address on the reverse side of the form. You should make copies of your beneficiary forms prior to submitting them to the appropriate offices and review them periodically to ensure they reflect your current desires.

## **RETIREMENT**

You can obtain information regarding your retirement system and obtain a retirement estimate through the BEST phone line or EBIS. If you have questions regarding the retirement estimate or need retirement assistance, including matters concerning service credit deposits for military or civilian service, you must consult with your servicing Civilian Personnel Flight.

### ***Benefits and Entitlements Service Team (BEST)***

HQ AFPC/DPCMB  
550 C Street W Ste 57  
Randolph AFB TX 78150-4759

BEST Phone Line: 1-800-997-2378

Local: (Commercial) 527-2378

Overseas: Dial a Toll-Free AT&T Direct Access Number, then 800-997-2378

(AT&T Direct Access Numbers can be obtained at

[www.att.com/international\\_business/dialing\\_guide/country-diallist.cgi](http://www.att.com/international_business/dialing_guide/country-diallist.cgi))

Hearing Impaired TDD Number: 1-800-382-0893

Local: (Commercial) 565-2276

BEST Fax Number: DSN 665-2936 or (210) 565-2936

BEST Homepage: [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm)

EBIS Web Application: [http://www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm)

OPM Long Term Care Web Page: [www.opm.gov/insure/ltc/index.htm](http://www.opm.gov/insure/ltc/index.htm)

LTC Partners Web Site: [www.ltcfeds.com](http://www.ltcfeds.com)

FSAFEDS Web Site: [www.fsafeds.com](http://www.fsafeds.com)

FSAFEDS Phone: 1-877-372-3337

TTY: 1-800-952-0450

***ALWAYS REVIEW YOUR LEAVE AND EARNINGS STATEMENT  
EACH AND EVERY PAY PERIOD!***